

Fig.1

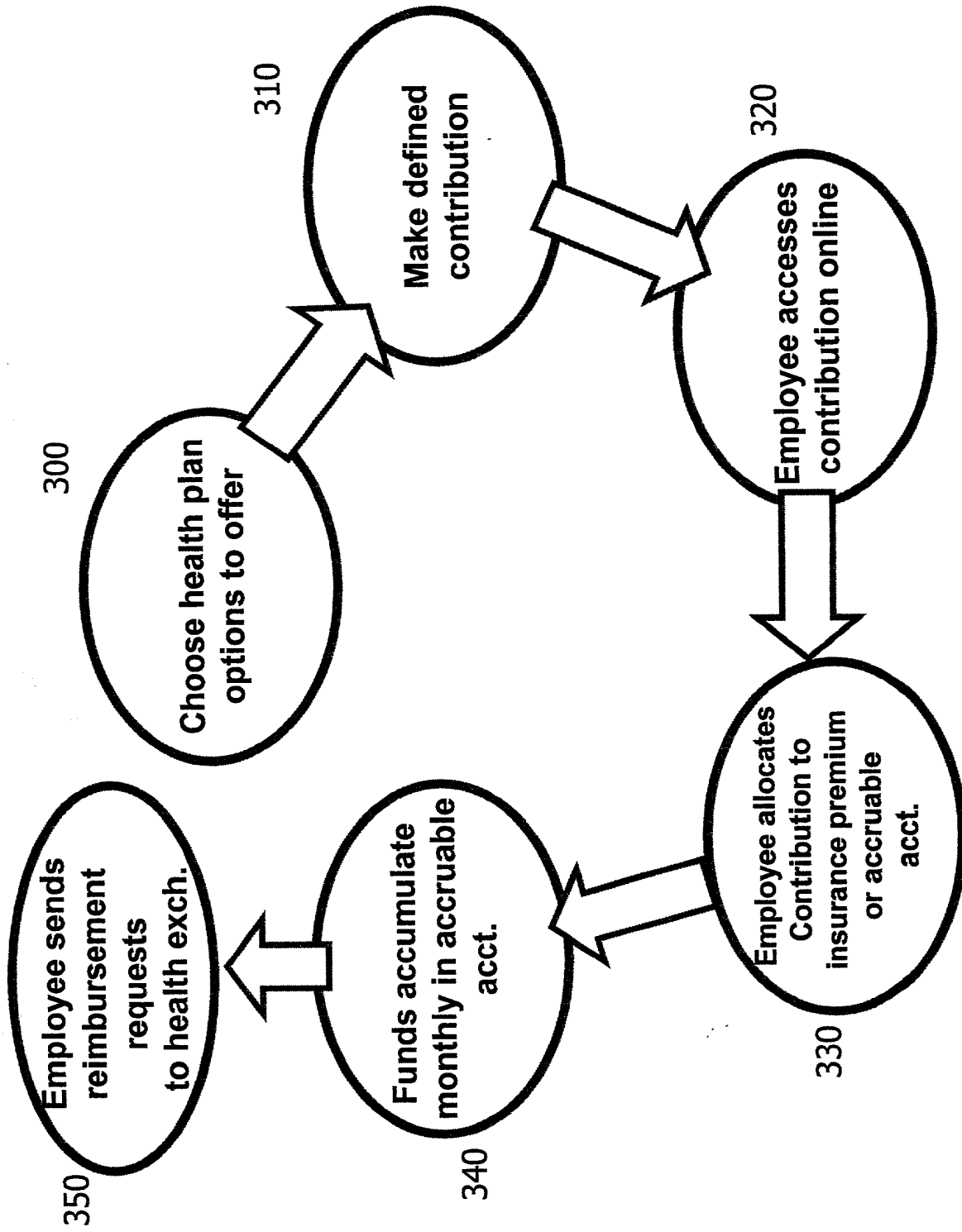


Fig. 2

09904-410660

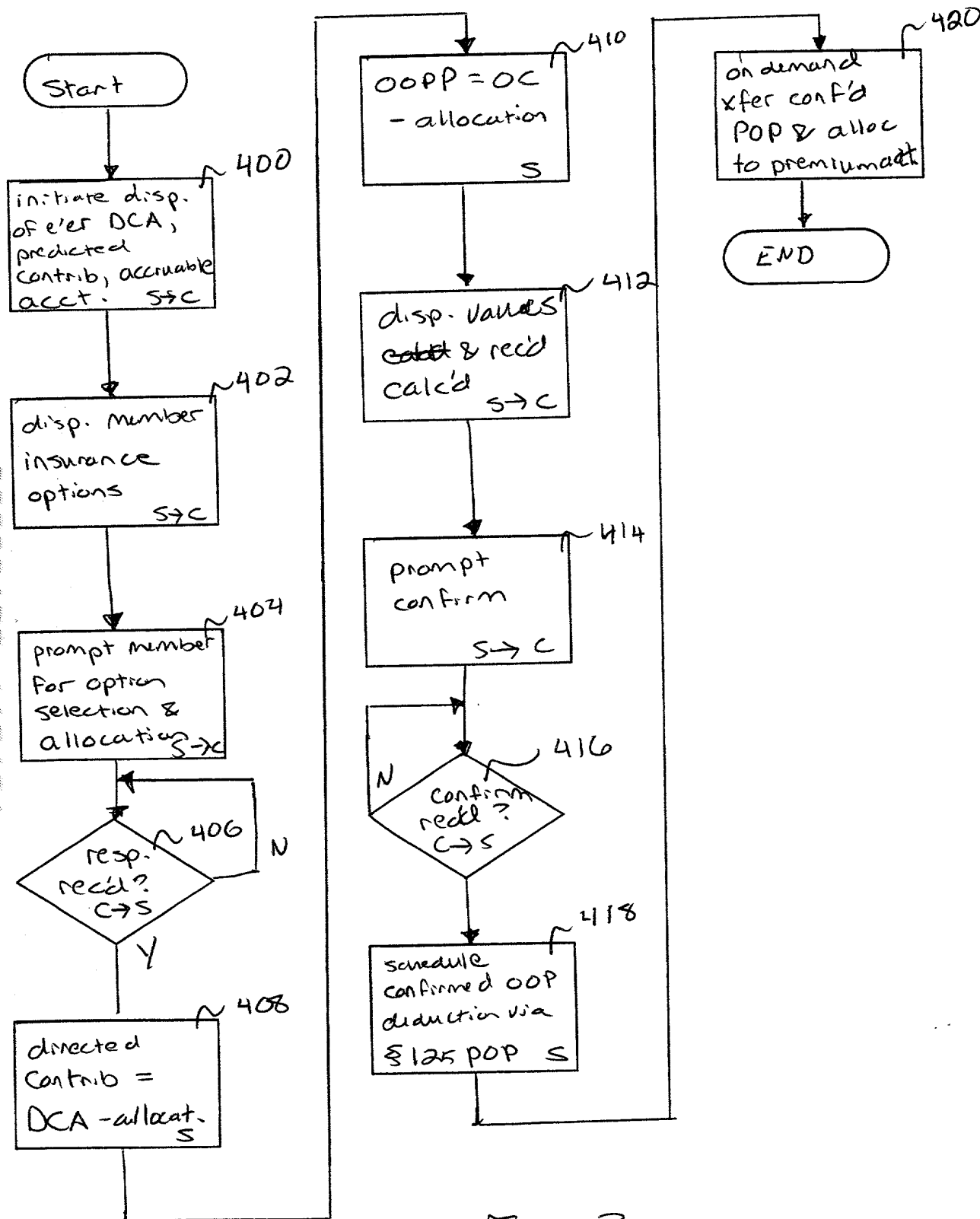


Fig. 3

Welcome Kathy  
Log Out

**Health Benefits Enrollment**

Choose Health Plans  
First select who will be getting coverage...

500 → Medical insurance for:  Decline Medical coverage? ☐  
Dental insurance for:  Decline Dental coverage? ☐

Then select medical and dental plans to compare...

502 → Current Medical Plan or... Compare Medical Plan to 504

Regence BlueCross BlueShield of Oregon PPO 4 (Your current 2000-2001 Plan)	Premium	Regence BlueCross BlueShield of Oregon H 11 (2001-2002 Plan)	Premium
Medical Plan Name and Benefits <u>Regence BlueCross BlueShield of Oregon PPO 4</u> <a href="#">VIEW DETAILS</a>	\$477.85	Medical Plan Name and Benefits <u>Regence BlueCross BlueShield of Oregon H 11</u> <a href="#">VIEW DETAILS</a>	\$264.80
Family Deductible \$600		Family Deductible None	
Individual Deductible \$200		Individual Deductible None	
Maximum Out-of-pocket/Family per family member \$700		Maximum Out-of-pocket/Family per family member \$1000 per person per calendar year	
Office Visits 90%		Office Visits \$10 co-pay	
Prescription Drug \$50 per calendar year, then 80% coinsurance		Prescription Drug Benefit must be added	
Emergency Room 100% after \$100 copay		Emergency Room 80% after \$100 copay	
Hospitalization 90%		Hospitalization 80%	
Lifetime Maximum \$2,000,000		Lifetime Maximum \$1,000,000	
Mental Health 90%		Mental Health 80%	
Outpatient Day Surgery 90%		Outpatient Day Surgery 80%	
Specialist 90%		Specialist 80%	

510 Choose this plan 512 Choose this plan

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506 → Current Dental Plan or... Compare Dental Plan to 508

Regence BlueCross BlueShield of Oregon Classic 85 (Current)	Premium	Regence BlueCross BlueShield of Oregon Classic 65 (2001-2002 Plan)	Premium
Dental Plan Name and Benefits <u>Regence BlueCross BlueShield of Oregon Classic 85</u> <a href="#">VIEW DETAILS</a>	\$ 23.20	Dental Plan Name and Benefits <u>Regence BlueCross BlueShield of Oregon Classic 65</u> <a href="#">VIEW DETAILS</a>	\$ 20.05
Complicated Services 80% paid		Complicated Services 50% paid	
Individual Deductible \$50		Individual Deductible \$50	
Maximum Benefit \$1,000 per calendar year		Maximum Benefit \$1,000 per calendar year	
Basic Services 80% paid		Basic Services 80% paid	
Family Deductible \$150		Family Deductible \$150	
Major Services 50% paid		Major Services 50% paid	
Preventative Services 100% paid		Preventative Services 100% paid	

520 Choose this plan 522 Choose this plan

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530 Monthly Cost Summary 532 Monthly Cost Summary

Medical Plan: PPO 4 Dental Plan: <u>Regence BlueCross BlueShield of Oregon Classic 85</u> (Your current 2000-2001 Plan)		Medical Plan: <u>Regence BlueCross BlueShield of Oregon H 11</u> Dental Plan: <u>Regence BlueCross BlueShield of Oregon Classic 65</u> (2001-2002 Plan)	
Employer Contribution		Employer Contribution	
To your premium \$141.50		To your premium \$141.50	
To your HFA \$125.00		To your HFA \$125.00	
Total Employer Contribution \$200.00		Total Employer Contribution \$200.00	
Premiums		Premiums	
Medical \$477.85		Medical \$264.80	
Dental \$23.20		Dental \$20.05	
Vision \$15.00		Vision \$17.00	
Total Premium \$516.05		Total Premium \$301.85	
HFA Contribution \$0.00		HFA Contribution \$0.00	
Your Portion of the Premium \$316.85		Your Portion of the Premium \$191.85	

540 Click here to understand what Your Portion of the Premium means 542 Click here to understand what Your Portion of the Premium means

Next

Fig. 4

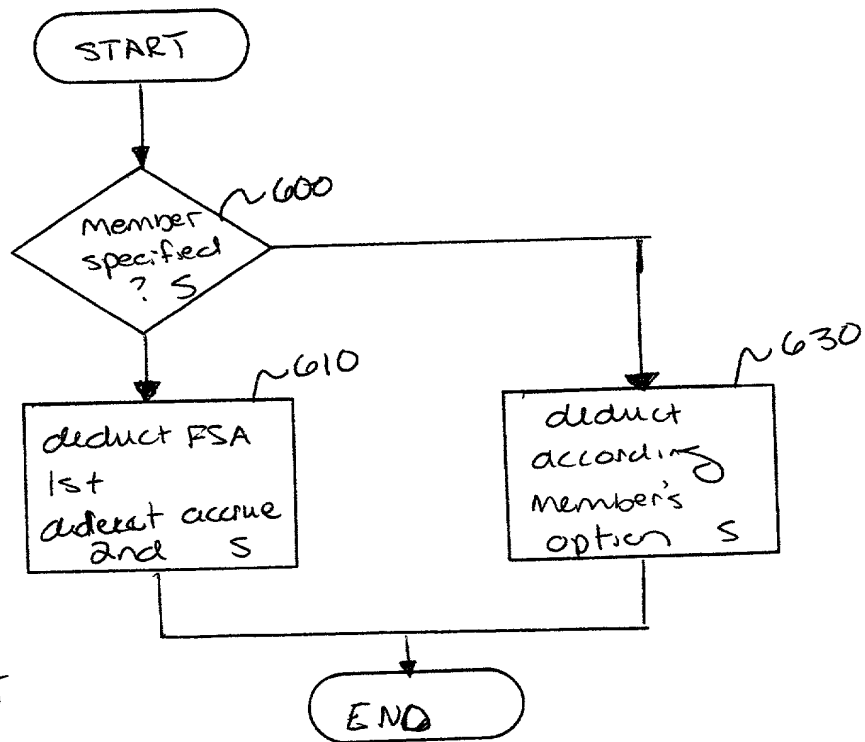


Fig. 5

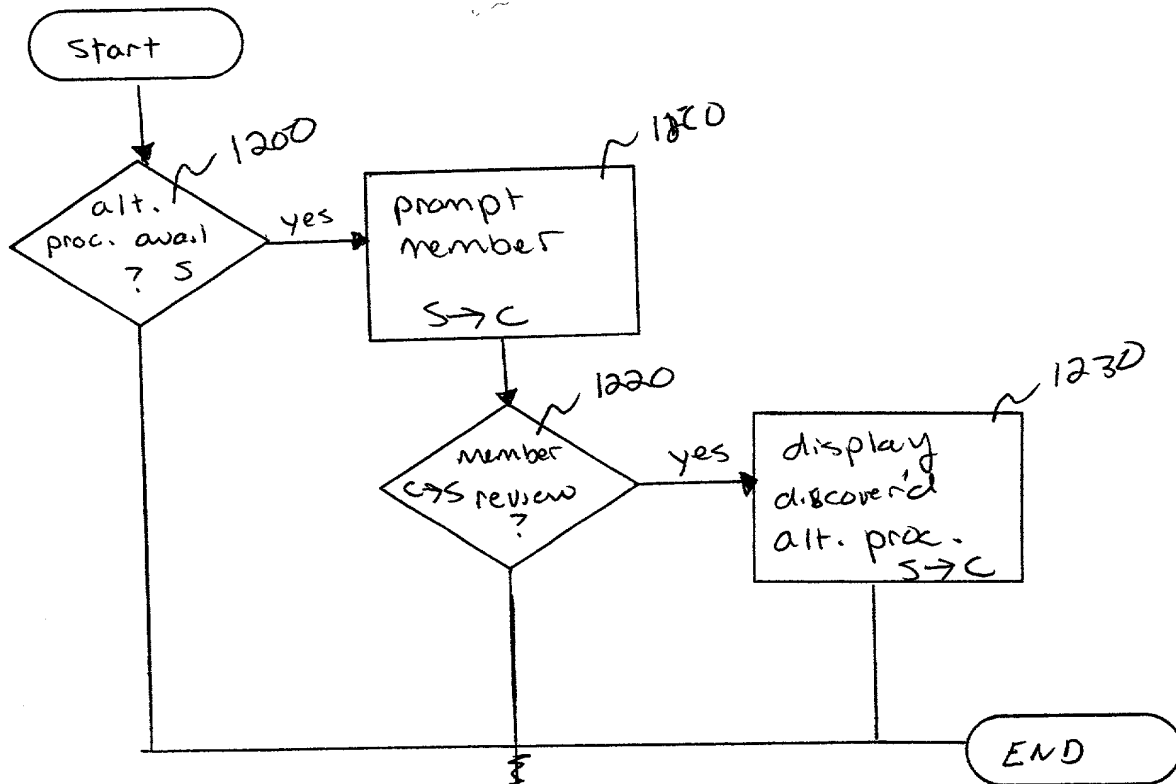


Fig. 11

# NW HEALTH PLAN

powered by **myhealthbank**

**MyBenefits**

**Find HealthCare**

**MyHealth**

**Customer Service**

Welcome John  
of NW Software, Inc.

**LOG OUT**

search

**GO**

## Monthly Cost Summary

**Employer Contribution** \$225.00

**Premiums**  
Medical \$312.76  
Dental \$73.85  
Vision \$17.60  
Prescription \$74.90  
Total \$479.11

## Health Freedom Account

HFA Contribution \$20.00  
Available \$240.00

You Owe \$274.11

## Health Freedom Account

Funds in the Health Freedom Account are used to pay for medical expenses not covered by your health insurance. See all of the health care products and services you can purchase with funds from your Health Freedom Account.

The Health Freedom Account is a tax free account. Unused funds in the account at the end of the year roll over from year to year. To learn more about the Health Freedom Account, click here.



Need a Reimbursement Request form? Click here

**NEED HELP?**

### What You Need to Know

- Allergies
- Ear infections
- Headache
- Dieting
- Immunizations

Below is a record of your Health Freedom Account transactions. Click the links to see details of transactions.

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Health Freedom Account Transactions				
Date	Description	Status	Amount	HFA Balance
5/02/01	Deposit	Accepted	\$20.00	\$20.00
6/03/01	Deposit	Accepted	\$20.00	\$40.00
6/06/01	Claim	Approved	\$40.00	\$40.00
7/01/01	Deposit	Accepted	\$20.00	\$60.00

**Fig.6**

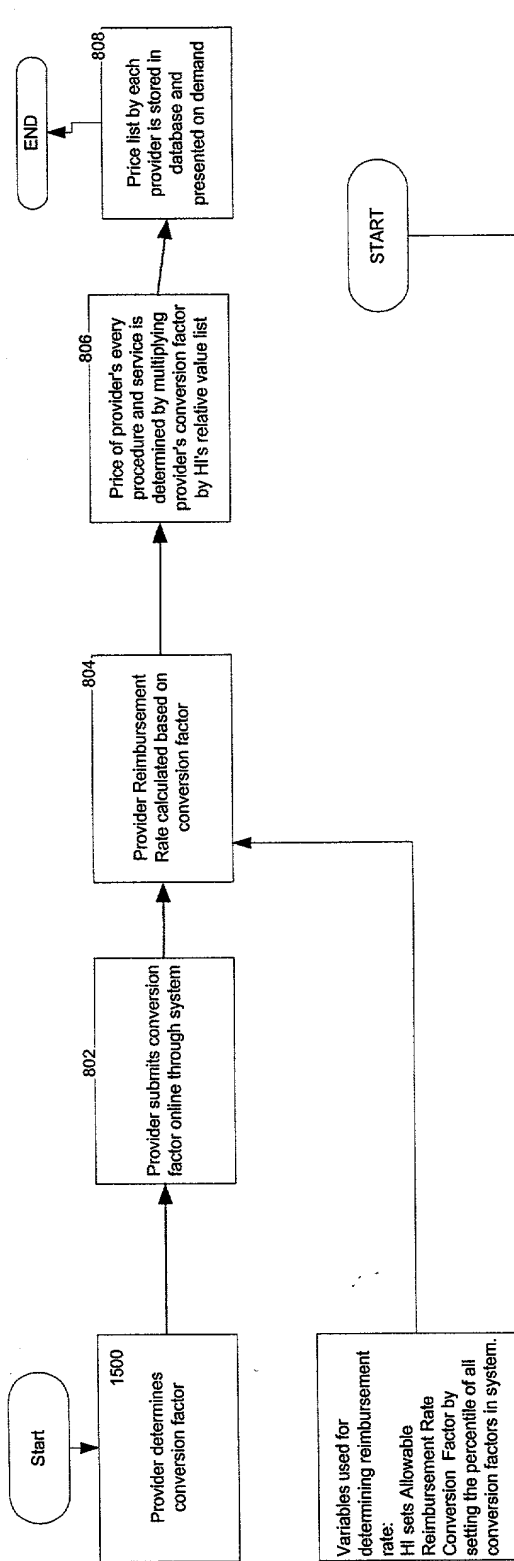


Figure 7

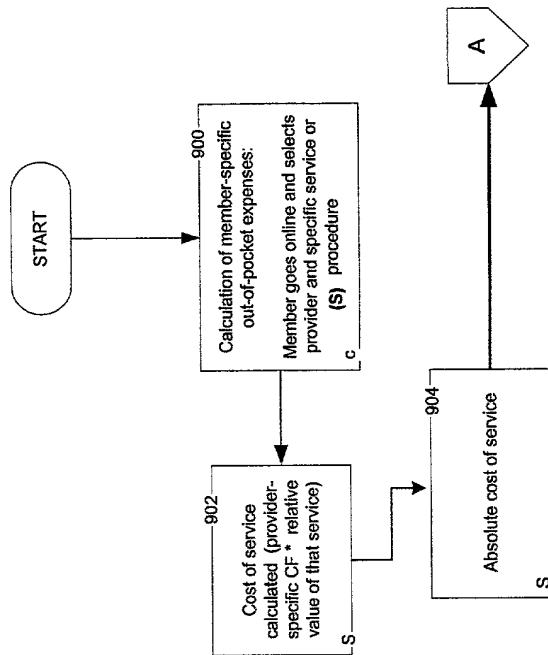


Figure 8A

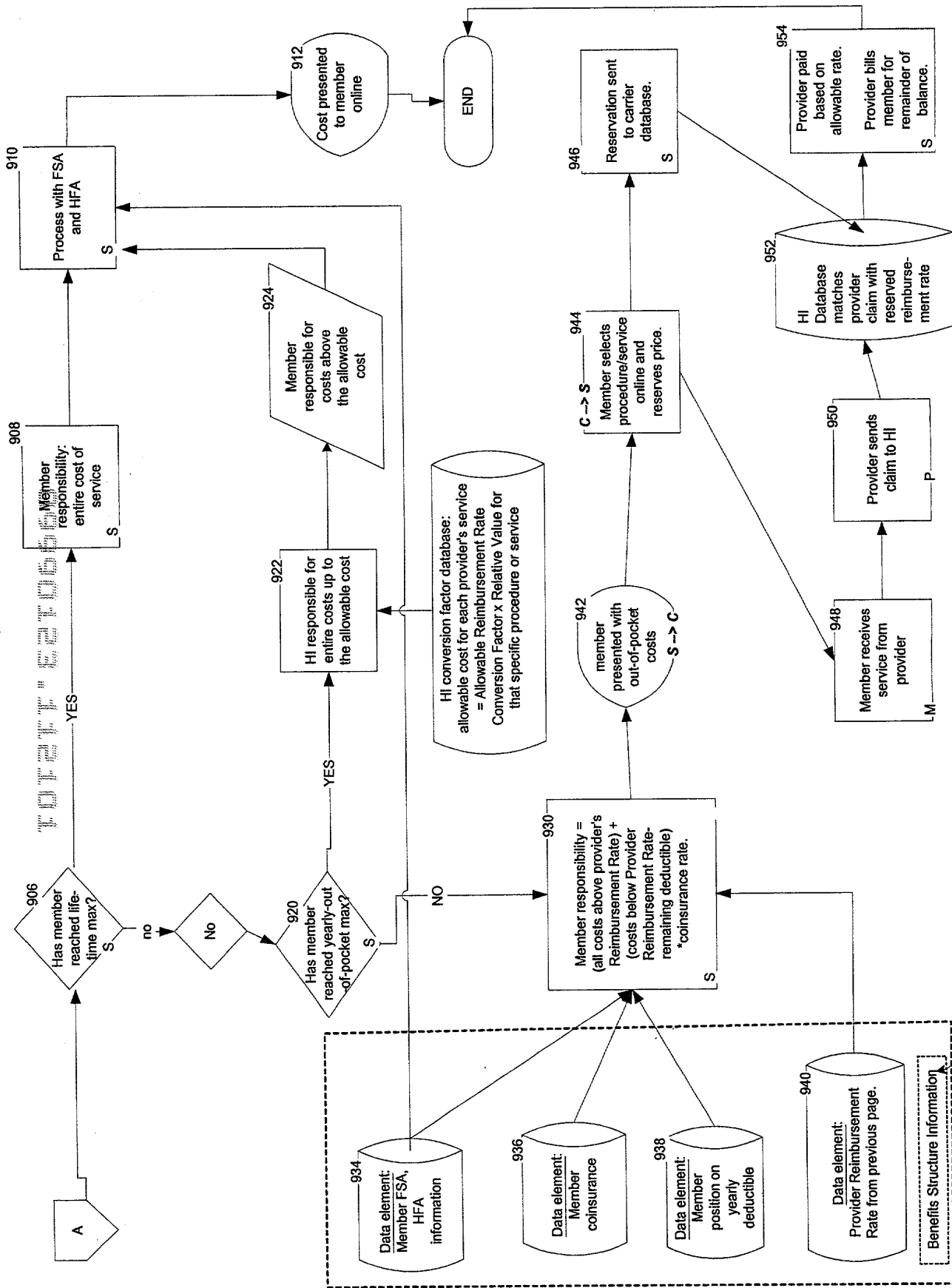
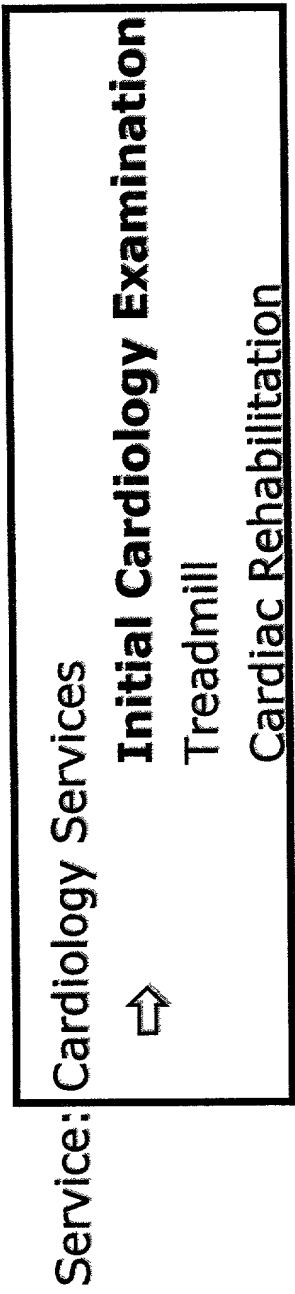


Figure 8B



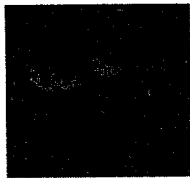
# Exchange Engine Output



Selection of desired services

Fig. 9

1180



**Stephen Wumps, MD, FAACP      Susan Carson, MD, FAACP**

<b>1100 -</b>	<b>Price</b>	<b>\$400</b>	<b>\$600</b>
<b>1110 -</b>	<b>What You Pay</b>	<b>\$80</b>	<b>\$200</b>
<b>1120 -</b>	<b>Location</b>	11 Old Mill Road Portland, OR 97111 Map	244 Snodgrass Parkway, Lake Oswego, OR 98333 Map
<b>1130 -</b>	<b>Resume</b>	MD, OHSU, 1978 Cardiology, Univ. Maryland 1984 <a href="#">Click for Details</a>	MD, UCSF, 1984 Cardiology, Baylor, 1990 <a href="#">Click for Details</a>
<b>1140 -</b>	<b>Member Reviews</b>	<a href="#">Click to Read</a>	<a href="#">Click to Read</a>
<b>1150 -</b>	<b>Public Records</b>	1 Listing ( <a href="#">Click to Review</a> )	2 Listings ( <a href="#">Click to Review</a> )
<b>1160 -</b>	<b>Independent Rating</b>	★ ★ ★ ★	★ ★ ★ ★
<b>1170 -</b>	<b>Website</b>	<a href="http://www.wumpsmid.com">www.wumpsmid.com</a>	<a href="http://www.carsonheart.com">www.carsonheart.com</a>

**Fig. 10**

**Monthly Cost Summary**

Employer Contribution: \$225.00

Premiums: \$312.76

Medical: \$73.85

Dental: \$17.60

Vision: \$74.90

Prescription: \$479.11

Total: \$274.11

Health Foundation Account: \$20.00

HFA Contribution: \$240.00

Available: \$274.11

You Owe: \$274.11

**Information**

**Surgery Name:** Lumbar Laminectomy

**Common Name(s):** Back surgery/ Disc surgery

**Purpose:** Take pressure off the nerves in the spine in order to remove the cause of pain.

**Description:** For this operation, the patient must be under general anesthesia and placed on a machine that takes over breathing. Once asleep under anesthesia, the patient is placed face down on the operating table. The surgeon cuts into the lower back over the problem area of the spine. The skin and muscles are pulled away. The surgeon takes the pressure off the nerves by removing parts of the bone, spinal disc, and the tissue that is pressing on the nerves.

**Time:** The operation can take up to 3 hours. See photos. See video.

**Risks:** Blood Clots, Infection, Paralysis, Bleeding, Loss of bowel and bladder control, Loss of sexual function

**Alternatives:** Not everyone with low back pain or sciatica needs a back operation. See the reasons for getting a lumbar laminectomy by clicking here for more details. Alternatives to an operation include surgery, steroid, massage, physical therapy, and steroid injection. Of course you should always consult your physician when making treatment decisions.

**Choosing surgeon:** When interviewing a surgeon, here are a few tips and questions to ask:  
 • How many operations have you performed?  
 Tip: Surgeons who perform more than 100 laminectomies per year get better results than those who do less than 100 per year.  
 • Who will take care of me after my operation?  
 Tip: Ask if you will require specialty care from a cardiologist, intensive care physician or other specialists?  
 If you have a specific specialist you see regularly, make sure your surgeon knows who to call. Ask if the specialists should be consulted before the operation.  
 • Who are the surgeon's partners?  
 Tip: Remember, the partners may be caring for you that night or the next day.  
 • Who will be my anesthesiologist?  
 Tip: Ask if the anesthesiologist who will care for you is experienced with this type of operation and knows your specific medical conditions.

**References:** Surgery for degenerative lumbar spondylosis. Cochrane Database Syst Rev. 2000; CD001352. Review.  
 Seven-year clinical follow-up after lumbar disc surgery: results and predictors of outcome. Br J Neurosurg. 1999 Apr; 178-84.  
 Quality of life before and after microsurgical decompression in lumbar spinal stenosis. J Spinal Disord. 2000 Jun; 237-41.

**Companing Surgeons**

**NEED HELP?**

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1310

Fig. 12

Fig. 13

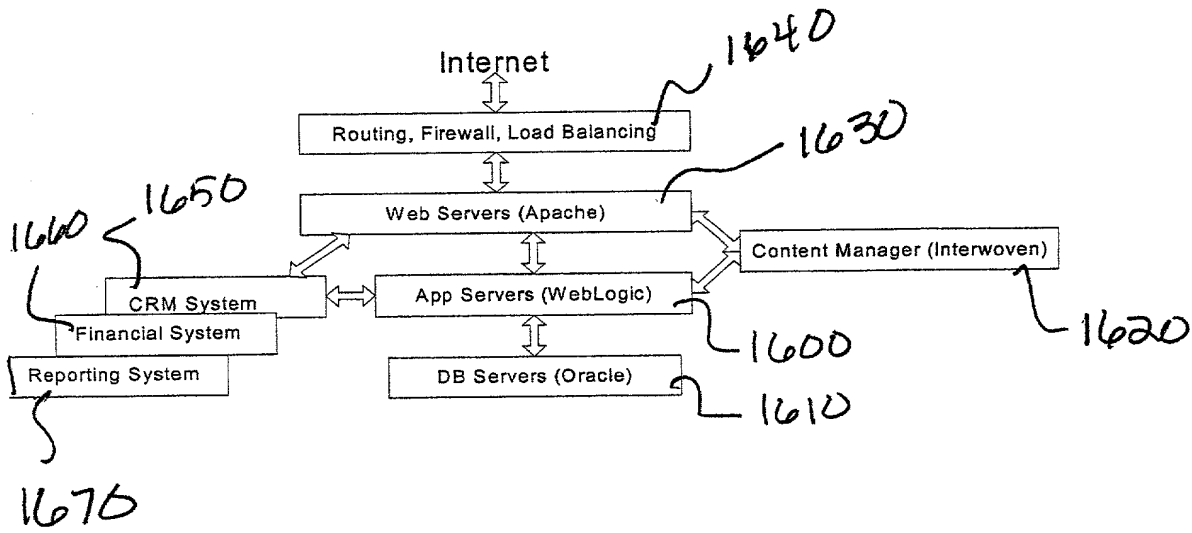


FIG. 14

FIG. 14

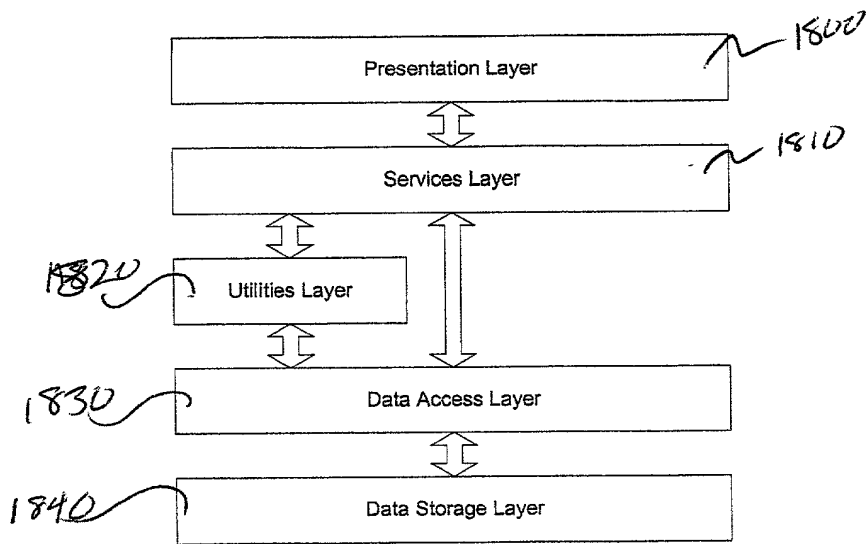


Fig. 15